

# Ways to Make the Most of Your **Credit Card Offers**



# Chatgpt Credit Card Offers Same Day Delivery

**Chao Zhang**



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**Agentic AI + Zero Trust** Josh Woodruff, Michelle Savage, 2025-09-08 Every business leader knows they need AI agents Almost none know how to deploy them without catastrophic risk Until now Don't know what Zero Trust means Perfect This book explains everything in plain English for business leaders ready to deploy AI safely and successfully While 83% of enterprises race to deploy AI agents most expose themselves to catastrophic risks Zillow lost 380 million Air Canada was forced to honor promises their chatbot invented Japan's financial AI made 350 million in unauthorized trades Every week brings new headlines of AI disasters that were completely preventable Here's what the headlines miss For every AI disaster there are companies quietly generating millions with autonomous agents while their competitors form committees The difference They built security in from day one The brutal truth 87% of AI projects never make it past pilot stage This book ensures you're in the successful 13% Written by someone who's been at the forefront of technology transformation for over three decades from the dawn of the internet to the age of agentic AI this isn't another technical manual It's a conversational guide that shows you exactly how to deploy AI agents that deliver results without destroying your business You need this book if you're a CEO who knows AI agents are table stakes but can't get straight answers on safe deployment An executive watching competitors announce AI powered everything while you're stuck in committees A business leader who just discovered your teams already have AI agents in production surprise A board member asking tough questions about AI strategy and getting word salad in response Anyone who refuses to choose between innovation and protection Inside you'll discover The Agentic Trust Framework Fortune 500 tested architecture for AI agents you can actually trust Real disaster stories and exactly how to prevent them Why companies moving fastest aren't skipping security they're building it in from day one Your 90 day roadmap from AI curious to safely operational with measurable ROI Industry playbooks for healthcare finance manufacturing and retail Crisis protocols for when agents misbehave at 3 AM The hidden reasons why 40% of agentic AI projects fail and how to avoid them This isn't about choosing between speed and safety It's about using security as your accelerator The author has spent years working with companies as they navigated the earliest days of this frontier Through extensive research and hands on experimentation he developed the Agentic Trust Framework specifically to address the security gaps emerging as companies rush to deploy AI agents The patterns in this book come from studying both successes and failures across industries synthesizing what works into a framework that scales As the founder of MassiveScale AI he's seen companies make the same fundamental mistakes thinking tactically when they need to think strategically building for today when they need to architect for tomorrow This book combines battle tested Zero Trust principles with emerging AI practices The age of autonomous AI is here Your agents will either be secured properly or you'll join the growing list of companies that learned the hard way You don't need to wait for disasters to happen to learn from them This book has done that homework for you Stop watching from the sidelines while competitors deploy AI agents that

never sleep and make split second decisions worth millions Learn the security first approach that separates the 13% who succeed from the 87% stuck in pilot purgatory Your competitors are already reading this book When will you     **Using Generative AI for SEO** Eric Enge, Adrián Ridner, 2025-07-02 Generative AI has brought artificial intelligence into the mainstream The natural language capabilities of this technology provide digital marketers with exciting new ways to use AI in their day to day operations Yet few SEO practitioners understand how to integrate this capability into their business Using Generative AI for SEO is the first authoritative book dedicated to helping SEO practitioners effectively incorporate generative AI into their work No matter where you are in your SEO journey it s critical to get started so that your organization can gain a competitive advantage This book provides the necessary background knowledge skills and practical examples to get you working quickly and confidently with this essential new tool Understand how generative AI can help you impact SEO Explore practical applications you can use right now Learn the competencies you ll need to ensure your toolkit remains relevant Improve content creation throughput while improving quality Consider risks and limitations of AI applications in SEO Build a generative AI capability within your organization     **AI Investing For Dummies** Paul Mladjenovic, 2024-02-15 Winning strategies for investors looking to boost gains with artificial intelligence AI is one of the hottest investment trends on Wall Street AI Investing For Dummies gives you all the must know details on how artificial intelligence can benefit investors You ll learn how powerful AI can be in helping you make better decisions identify hidden opportunities and build wealth in stocks bonds commodities and real estate This easy to understand Dummies guide also covers budgeting taxes estates and planning for college and retirement all with AI specific tactics that can improve efficiency mitigate risk and level up your portfolio s performance You ll also find all the info you need to sift through and implement the right resources and solutions for you Understand the benefits and drawbacks of AI investing Debunk the biggest myths about AI investing Get an in depth analysis of the top AI stocks to watch Learn how to avoid common pitfalls in AI investing Take a peek at the role of AI in shaping the future of finance This is the ideal Dummies resource for consumers and investors who are new to AI and want to wrap their heads around this emerging technology     **Artificial Intelligence and Human Rights Law in Africa** Aderomola Adeola, 2025-09-29 This book examines artificial intelligence AI in Africa from a rights based perspective In recent years technology has emerged as a significant disruptor with AI robotics and computer advancement in particular driving changes in societies around the world There are evident and daunting implications across contexts and continents and many countries are rapidly seeking to define patterns of solutions that can foster effective protection against the more challenging impacts of AI This book considers the consequences of AI for civil and political rights social economic and cultural rights and collective rights in Africa with particular reference to the African Charter It considers how AI risks violating the rights enshrined in the Charter and considers how the norms outlined in the African Charter can provide the basis for a response Overall this book examines how a rights based approach to AI can be realized emphasising the

imperatives for steering implementation Providing an important guide for strategic action for the protection of human rights in the context of AI this book will be an important read for researchers policymakers and students in the fields of human rights and technology in Africa Don't Click That! İsmail Günaydın,2025-07-31 Don t Click That The Survival Guide to Outsmarting Online Scams in the Age of AI Every day thousands of people get scammed Their identities stolen accounts drained digital lives turned upside down And most of them They re not careless or clueless They just hesitated for a second Clicked one link That s all it took This book exists to close that one second gap Don t Click That isn t just another list of scam types or basic security tips It s a clarity tool A psychological shield built to help you see through fake promises emotional manipulation and the digital fog that scammers rely on Inside you ll find practical strategies powered by AI tools and prompts that help you analyze messages links job offers and websites before it s too late Real life scam breakdowns Protection plans for families And a system you can actually stick to no matter how tech savvy you are If you ve ever wondered Could this happen to me this book is your answer Because the problem isn t technology The problem is being left alone with it The solution is trained instinct Supported by tools Backed by awareness When you finish this book you won t just understand scams you ll be able to spot them block them and help others do the same You ll build your own system of digital self defense that adapts as the threats evolve This is no longer just about whether or not you click It s about who stays in control

Fundamentals of Human Resource Management Susan L. Verhulst,David A. DeCenzo,2024-09-24 Build the foundational knowledge and skills needed to succeed in the quickly evolving environment of HR updated with new content designed to strengthen student comprehension and engagement Fully revised and updated with input from practicing HR professionals and teaching faculty Fundamentals of Human Resource Management provides a concise and student friendly introduction to the field of Human Resource Management HRM Now in its fifteenth edition this popular undergraduate textbook offers thorough coverage of all key topics and competencies recommended by the Society of Human Resource Management SHRM and the Human Resource Certification Institute HRCI With an engaging and relatable narrative style Fundamentals of Human Resource Management guides students through essential HRM topics such as human resource functions employee relations talent acquisition training and development health and safety performance management strategy and planning legal and regulatory considerations and more Each chapter is filled with illustrative examples and hands on activities based on current and emerging issues in the HR world Acclaimed for its focused systematic and practical approach Fundamentals of Human Resource Management Fifteenth Edition remains an ideal textbook for undergraduate courses on core HRM concepts

19th International Conference on Cyber Warfare and Security Prof Brett van Niekerk ,2024-03-25 These proceedings represent the work of contributors to the 19th International Conference on Cyber Warfare and Security ICCWS 2024 hosted University of Johannesburg South Africa on 26 27 March 2024 The Conference Chair was Dr Jaco du Toit University of Johannesburg South Africa and the Program Chair was Prof Brett van Niekerk from Durban University of Technology South

Africa ICCWS is a well established event on the academic research calendar and now in its 19th year the key aim remains the opportunity for participants to share ideas and meet the people who hold them The scope of papers will ensure an interesting two days The subjects covered this year illustrate the wide range of topics that fall into this important and ever growing area of research     Ubiquitous Security Guojun Wang,Haozhe Wang,Geyong Min,Nektarios Georgalas,Weizhi Meng,2024-03-12

This book constitutes the proceedings of the Third International Conference UbiSec 2023 held in Exeter UK during November 1 3 2023 The 29 full papers were carefully reviewed and selected from 91 submissions They were organized in following topical sections Cyberspace Security Cyberspace Privacy Cyberspace Anonymity     Transforming Business Education through Artificial Intelligence Sonu Dua,Sakshi Dua,Pawanpreet Kaur,2025-11-18 This new book delves into the multifaceted intersection of AI and business education offering insights strategies and perspectives on leveraging AI to enhance learning decision making and organizational efficiency From the incorporation of AI into curriculum development to its application in decision making processes content recommendation and continuous learning initiatives this volume illuminates the transformative potential of AI across various educational dimensions It also discusses the practical implications of AI in areas such as customer relationship management entrepreneurship finance international business and retail management providing actionable insights for business students leaders and educators alike Through discussions on predictive analysis knowledge management content development and the digital transformation of educational models this book offers a holistic perspective on the role of AI in shaping the future of business education     **Critical AI in K-12**

**Classrooms** Stephanie Smith Budhai,Marie K. Heath,2025-09-08 A practical guide for teachers and students navigating the complicated intersection of artificial intelligence education and justice Artificial intelligence is rapidly integrating into today s classrooms but unlike other new technologies AI has the potential to harm making it difficult to take advantage of its benefits In Critical AI in K 12 Classrooms Stephanie Smith Budhai and Marie K Heath draw attention to the biases embedded within AI algorithms such as those powering OpenAI s ChatGPT and DALL E to guide students and teachers in developing strategies to best incorporate AI or not into equitable learning AI s reliance on existing data and knowledge systems means Black queer those with disabilities and other marginalized students are at greater risk of being harmed by built in limitations and bias Budhai and Heath show how to circumvent if not actively resist such harms as machine learning NLPs LLMS and GenAI enter the classroom with practical examples rooted in culturally sustaining abolitionist and fugitive pedagogies across disciplines Their practical guide creatively answers the concerns of educators committed to forward thinking yet fair instruction and the needs of students eager to use AI for just ends Critical AI in K 12 Classrooms meets the challenges of a key STEM technology with an eye toward cultivating a more just world Balancing responsible learning with the joy of discovery Budhai and Heath build a framework for AI instruction that all educators can confidently use     Controllable Artificial Intelligence and the Future of Law Hugo Luz dos Santos,2025-11-08 This book broaches the newly crafted concept of algorithmic dictatorship

that draws on a plethora of human biases that creep into the algorithm and feeds into an automated decision that comes to the expense of citizens lives freedoms health property fair lending and credit scoring This book sheds a keen light on the slew of reasons in view of which artificial intelligence should be both interpretable and controllable as opposed to merely explainable The reason for that is straightforward the skewed data baked into the bigoted algorithms machine biases spawns harrowing effects with which criminal justice has been grappling for a long haul drawn out Tallyingly and perhaps unsurprisingly law enforcement evinces biases that run along both gender and race lines No surprise springs from the fact that computer generated algorithms that propel predictive policing are often flagged as tools whereby racial discrimination abounds It should not therefore be pegged as flabbergasting that this sort of shady algorithmic governance is a byproduct of a grueling algorithmic dictatorship that is shaping up to crumble the foundations of Rule of Law upon which stands modern societies This is one of the key takeaways of this book Disturbingly enough brain computer interfaces are poised to be converted into shady tools to collate gauge thoughts emotions sentiments and crime related information that would be otherwise inaccessible to the governments rogue nations or unscrupulous actors prying eyes Much to our dismay an eerily dystopian world is unfolding before our very eyes This is the gist of transhumanism a byproduct of convolutional neural networks that revolve around deep learning genetic algorithms that will overhaul the current legal landscape beyond recognition This book charts the path ahead as to draw set in stone boundaries to prevent jurisdictions from careening into the chaos of genetic plutocracy that should be wished away

### **Generation AI**

Matt Britton, 2025-05-06 A clear practical guidebook to being a parent and professional in a world transformed by AI In Generation AI lifelong entrepreneur futurist and consumer trend expert Matt Britton explores how artificial intelligence is reshaping society from consumer behavior to education work relationships and health As the first generation born into an AI enabled world Generation Alpha will experience a paradigm shift in lifestyle and career paths Britton examines the unprecedented opportunities AI presents personalized learning advancements in healthcare and automated consumer experiences and processes Britton also confronts ethical and societal challenges from privacy issues and economic disparity to the potential impact on mental health and job displacement Balancing optimism with caution Britton offers a forward looking guide for leaders parents and individuals on how to navigate a future where AI drives cultural and economic transformation Generation AI explores timely topics including Consumer Behavior AI driven personalized shopping and the role of the creator economy in capturing mindshare Education Exploring the future of education and the need for learnings to reinvent itself from a curriculum centered on memorization to one focused on problem solving and creativity Work Career A deep dive into the AI powered developments driving disruption in the workplace and uncovering the skill sets needed to thrive Mental Health Relationships Examines AI s potential to both connect and isolate impacting human interaction Ethics Privacy The need for AI guardrails to protect privacy and ensure fairness amid rapid technological advances Generation AI is a comprehensive and highly practical

guide for all individuals looking to future proof themselves in this brave new world especially Millennial parents who are raising the first AI generation grappling with the disruption of AI in their own lives and seeking to understand the next stages of our technological evolution     Introduction to .NET Aspire Naga Santhosh Reddy Vootukuri,Tommaso Stocchi,2025-08-07

DESCRIPTION NET Aspire is a revolutionary stack created for building cloud native microservices It emerges as a game changer offering a streamlined opinionated approach to simplify orchestrating the NET microservices and connecting them to cloud services with ease The book explores the development of NET Aspire its core concepts and a powerful manifest for defining the application s structure and integrations With this foundation you will explore practical patterns for seamlessly incorporating polyglot microservices covering languages like Go Python and Node js You will gain hands on experience in OpenTelemetry monitoring Azure Developer CLI and Dapr You will also gain a deep understanding of unit testing practices and AI capabilities including frameworks like TensorFlow and ML NET directly into your NET Aspire solutions By the end of this book you will possess the practical skills and in depth knowledge to design build deploy and effectively manage sophisticated production ready cloud native applications empowering you to excel in the world of distributed systems WHAT YOU WILL LEARN Understand NET Aspire fundamental and core architecture principles Build polyglot microservices using C Go Python and Node js Deploy application using Azure Developer CLI Integrate Dapr for enhanced distributed application capabilities Build intelligent applications with LLM orchestration and Semantic Kernel Apply best practices for unit testing Aspire components Build resilient observable cloud native NET solutions WHO THIS BOOK IS FOR This book is for NET developers cloud engineers and software architects aiming to build modern cloud native applications Readers should have basic knowledge of NET development and an understanding of web APIs and containerization concepts TABLE OF

CONTENTS 1 Introduction to NET Aspire 2 NET Aspire Integrations 3 NET Aspire and Other Languages 4 NET Aspire Monitoring 5 Deployments Using azd 6 Integrating with Dapr 7 NET Aspire Testing 8 NET Aspire and AI     **Voice & Vision** Mick Hurbis-Cherrier,Gustavo Mercado,2025-04-23 Develop your creative voice whilst acquiring the practical skills and confidence to use it with this new and fully updated edition of Mick Hurbis Cherrier s filmmaking bible Voice interactive and high resolution figures extra technical chapters forms and logs for preproduction production and postproduction video examples that illustrate key concepts found within the book and more The fourth edition has been fully revised and includes updates to video formats camera technology and lighting tools expanded sections on multi camera shooting smartphone filmmaking and drone cinematography a new example short film for streaming and analysis discussions on emerging AI applications for film production additional information and resources on film set safety including best practices for intimacy scenes and updates to contemporary funding and distribution strategies Whether using it in the classroom or looking for a comprehensive reference Voice Vision details all that s needed to know about the filmmaking process delivered in an accessible and reader friendly format     *Agush Nyang* Isaac Agumba,2025-10-06 My name is Isaac Agumba Ogutu I was

born on 7th January 1996 But that is not my real date of birth I don't really know my actual date of birth since my father died just a few months before I was born and my mother also died a few months after she gave birth to me But its around 1997-98 It must be else how can I be older than my older brother I lived with some distant non relatives really all my life in Suna West Migori Western Kenya My father was born and lived in Tanzania where his mother my grandma was married He believe it or not was so badly mistreated at home and ran away never to be seen again That was around the 1980s My dad then sought asylum in Kenya around 1982 where he had ran to in search for a better life He met my mother who is from Kano in Kisumu West Western Kenya I am the last of 3 my brother is the middle and sister the eldest Growing up life was most horrible The horror stories we heard of orphaned children being mistreated by foster parents or guardians we lived right through that and much worse We were constantly mistreated beaten and went days without food sometimes I constantly ran away from home and would live in the bushes and survive on wild fruits for 2 or 3 days or at a neighbour's for 4 or 5 before coming back or being brought back to more beatings Our sister was so badly mistreated at home that she also like her late dad ran away from home and disappeared forever never to be seen or heard from again until 20 years later when she rose from the dead and reappeared So we lived with just my older brother He was slower at school and repeated 2 classes and so I was finished with school way before he did and it was awkward all our lives I we had the most horrible childhood We as I said were constantly mistreated and faced child labor and worse hardships daily for years We often lacked food shelter and clothing and more often other basics We were often woken up at 3am to go to the shamba and constantly pulled away from school to go to the shamba and look after cattle I hated every minute no every second of it But I shocked everyone when I got 303 500 marks which was an impossible feat considering everything and I was the first one ever in that whole extended family who had gotten that high marks I was to go to a good boarding school but there wasn't any money for school fees I was sent to go to a day school far from home and would trek over 40kms daily sometimes barefoot and in tatters and hungry I was later arranged to go live with a distant yet another non relative who lived nearer but his wife was hell to me more than I had ever seen I had been being beaten all the time all my life and that was the least of my worries it's the going without food In form 2 they sold our late father's last parcel of land They had long ago years before been selling our late parents wealth cows land car etc In school I constantly came last especially in forms 1 and 2 and endured the hardships until form 3 when the school was changed to a full boarding school and I had to board or drop out I chose to live like a rat in school constantly hiding living like I was a boarder but wasn't I used to sleep with a friend today and another tomorrow I used to beg for food from the cooks at the school dining hall and friends gave me food but I sometimes went hungry But I always made sure to put in the work in class I was lucky to get a 4cm thick mattress weeks later and bunked at the screeching bed of a student who had been sent home for fees this week and another the next I had also been sent but had snuck back in I went to school my whole life on bursaries and help here and there Madam Beatrice our teacher of English who would have been very disappointed if I

wrote English teacher instead constantly encouraged me and told me I had the potential to perform better academically I gradually improved and was once or twice spared from being sent home for fees for I was a good performer in class and was to represent the school in a Geography inter schools exam contest at Sironga Girls High School in Kisii where I met the first girl I ever loved but who didn't ever even once let me hit it and broke my heart In form 3 the grandpa we had lived with all our lives passed on and 2 years later his first of 6 wives who we had lived with all our lives also passed and it was the saddest day I shocked everyone when I became 2nd overall in the whole school with A minus in KCSE 2014 I went back home The hard life hard labour continued I ran away from home never to be seen again I went to Kuria near Kenya Tanzania border to teach at a shanty school for Ksh 3500 a month It was better than home I was selected to join The Technical University Of Kenya formerly called Kenya Polytechnic to do B com but I didn't have any money I had to pull a the prodigal son I went back home and begged But I am the first ever in the whole extended family to get an A But there was no money they couldn't pay if they wanted I even couldn't get my High School Certificate until years later when I barely managed to clear the huge fee arrears they held my certificate in ransom for I begged and groveled at another distant non relative who agreed to lend to me Ksh 23 000 US 150 which was barely enough for university registration and paid my bus fare Ksh 700 7 to Nairobi and took me to the big city for I had never before so much as gone past 20km away from Ushago my rural home in Migori He also offered to talk to her brother to live with me in his Nairobi Huruma slums 60km from TUK Technical University of Kenya located right in front of the Central Bank of Kenya from where I trekked to and fro everyday for a year on empty stomach before I said I'd rather drop out than live another year there He then left and left me at the hands and mercy of God never to see him again and with nowhere to get the rest of the fees The uncle I lived with in Huruma slums had a wife who was very horrible and hell to me just because her own daughter who had also done KCSE Kenya's High School Exams the same year as me but had gotten a D and couldn't get into a village cattle dip polytechnic if she wanted was also living right there But I now kind of understand I mean here I was a stranger barely related to your husband eating your free food and crapping in your free toilet going to university and will be successful in life while your own daughter is also right there languishing at home for she couldn't get into any school and is destined to be a mama mboga a groceries hawker or worse One day I was mugged near Mlango Kubwa area along Juja Road at Chai Road and my neck twisted by the muggers it hurt for days They stole all my books I couldn't get new books I borrowed from a friend I prayed to God everyday to deliver me from the hands of this hell woman When first year ended and we came back home I vowed to drop out if I had to go back to that woman I was arranged to go live instead with yet another distant non relative for 2nd year I schooled fast and joined university when I hadn't turned 18 and so didn't have an ID so I couldn't apply for the student loans The second year uncle's wife his youngest of I don't know how many was the nicest woman ever She lived with her younger niece who we hid around the house and had sex with when everyone was not around and was my first ever sex by the way I would later invite her to my mabati iron sheets hut in

Landi mawe slums and we had the wildest sex The previous sexes had had to be quiet for we were hiding around I had now towards the end of 2nd year at TUK gotten HELB student loans of 60k roughly 600 a year for I was a total orphan Others who had parents got a mere 35k Poor them Who told them to not have dead parents like me I now afforded to move out But only to a shanty in a slum for I was also paying for my own school fees and rent and bills and occasionally spared some and invited my girlfriend at the time Teresia Wanjia to come and alleviate my then weeks if not months long sex dry spell I later couldn't afford rent for between fees rent and food 60k a year wasn't enough I was kicked out of the slum shanty I went and begged to live with a friend at the hostels as an unregistered immigrant and rat They were engaged in illegal scams and one day thought I'd stolen from him and beat me up They bought stolen sim cards in bulk and registered them using stolen Kenya Bureau of Statistics Census data That was way back when you still could register sim cards that easily Betting platforms had offers for any account registered with a new sim that they had stolen they give you a free Ksh 500 betting bonus They would place with one sim card and betting account a bet for say Man u to beat Arsenal On another for Arsenal to beat the Red Devils On another for it to be Draw Regardless of the outcome they still won for it was not their money to begin with They made like 400k daily And I sometimes lacked even 30 bob for ugali and soup at the hostel mess Life's unfair I once begged one of them and they agreed to let me work for them as mules the one who placed the bets and were sent to pick the stolen sim cards God finally answered my prayers and I got a job through yet another distant non uncle at Standard Newspapers a casual gig really loading newspapers onto vans for 500 a night We were later fired when we used to steal newspapers to go sell on the side But the 500 a night around 5k a month at most for it wasn't every night for as long as it did complemented my HELB for fees and food and when I spared some I would give to my girlfriend to use as fare to come and spend the weekend She couldn't really be expected to eat the horrible Ksh 30 ugali and badly cooked sukuma wiki or beans stew served at the hostel mess when she had just done the hard task of removing my months long sex dry spell can she I had met Teresia long before and we had had sex on the hostel table on the first day We then broke up but would later meet again for a wild sex session first at Landi mawe slums then mukuru kwa njenga slums When schools closed everyone was chased from the hostels and I had to retire to such slums and mabati shanties I did all kind of manual casual jobs I met Mr James of Urban Waters in 3rd year who told me to distribute flyers to market his drinking water refill company for 17k a month When the branch had picked up I was to be let go but he was kind enough to let me continue as a motorbike rider I used to crash like every month and sustain weeks long injuries marks of which are still all over my body even right now When time for industrial attachment came I tricked him into inadvertently signing my industrial attachment forms to appear like I had done attachment at his firm He would later fire me for stealing and selling water bottles on the side He had a niece who was half white and had come to Kenya from Canada for holidays and we used to work together and she smoked a lot of bhang and drank a lot but couldn't do so at her uncles so she asked to come to my place I was hoping to strike off yet another personal sexual fantasy off my bucket

list have sex with a white even a half white counts doesn't it but I froze when I wanted to ask I had failed to have sex with a lesbian friend roommate I had had years ago I wasn't gonna let this pass But I was scared She was a rich mzungu so she was intimidating and I thought she was way out my league But she was giving me the vibes When she had finished smoking and drinking I escorted her back to her uncles and all the neighbors thought I'd had some action and that was good enough We used to ride bikes around for fun She was fun She deejays in Canada now In 3rd year at campus 2019 the university decided to everyone who had even 50 bob fee arrears was to drop out effective immediately I had around several tens of thousands more than that base cut off and dropped out I worked all kinds of menial even construction jobs and was able to rejoin a year later my friends and colleagues from first year having long graduated I had to join those who had been behind me But graduation was postponed again because of corona virus and I graduated in 2021 June 2 years later than originally planned The bursaries scholarships manual jobs etc hadn't been enough to clear my university fees so they held my Degree Certificate in ransom I forged a fee statement showing they owed me 10k and presented it to collect my degree instead of the real one that showed I owed them thousands While dropped out looking for fees as I said I met a lesbian girl who I wanted to have sex with as a fantasy but didn't I met another girl a single mother and lived with her briefly as husband and wife When I was fired from urban waters we lacked rent food and could pay bills often but my old boss paid for me He was a nice guy he hadn't actually fired us me and the guys we sold the stolen bottles with I spent months stressed and disillusioned with a wife and kid in the house We would go hungry some days and fast on others I one day woke up got ready like I had work to go to and set out I started asking for anything any job randomly and got none I sat at the roadside on a busy highway and cried tearfully and contemplated a lot including throwing myself over onto speeding oncoming buses A guy met me and encouraged me I continued to ask around I met a conman who offered me work but knew to take advantage of my most desperate times to trick me and he conned me my only smart phone I first got a job as a airtime scratch cards hawker then worked with some company that conned helpless clueless job seekers promising them we could get them employment My old colleagues at Urban Waters then told me of a similar water refill company wanting a motorbike rider I worked there for 2 months owner refused to pay us saying he didn't have any money I stole his bottle sealing machine in revenge and ran away I got a job as sales rep at a vehicle rental company We broke up with the single mother We got back with old campus flame Teresia We had unprotected sex and got the best thing that ever happened to me a baby boy my son The company constantly sent me to far away branches but I had no option and we constantly moved with Teresia They sent me to Mombasa I would sleep in the forests when one of the vehicles or equipment got stuck They were downsizing and planned to fire me and with a wife and a few days old baby I didn't know what to do By then I was on 20k a month The manager was tribalistic and sent over his tribemate and was planning to fire all Luos and retain his tribe mates and relatives I left but not before stealing their computers fans office cutlery dishes and cups etc He sent over his brother who could be offered less than the 20k I was on

for me to train him for a week before I was let go I DID NOT DO SUCH THING I luckily got a job at KCB Bank as a Direct Sales Rep You get people who want bank loans and you are paid 1% of that or get them to deposit money in KCB instead of other banks and paid also 1% I once made half a million and started wearing glasses and bought a car I later had an accident with it and nearly died and it was written off but I survived No one else in the world knows I have ever since worn a rosary round my neck and goes to church every Sunday I am a staunch catholic A colleague once wanted me to have sex with her in my car and one day nearly did but didn't I was loyal to my wife Teresia and my baby I was fired from KCB bank 2 weeks before I was to be promoted when I forged a managers signature to create fictitious bank accounts which is how Equity bank recently lost 2bn when some employees created fictitious accounts and stole 2bn The mastermind was let go on 30m bond only 970M profit right there haha Teresia started being disrespectful because I had lost my job and broke and I remember when we would fight and she would curse me and tell me I would lose my bank job and she would get a bank job herself Which is exactly what happened and I now suspect she is a witch which is another reason I got to church every Sunday She cheated on me and I threw her out and she went with my son but I wanted him to remain with me but a child needs the mother more when young I did all kinds of menial and manual and casual jobs I did boda boda with my old rickety and raggedy second hand motorbike which I had bought when I once got a customer who deposited over 50m and was paid the half a million part of which I had used to buy the now written off car I had borrowed 200k to add to meet the car price which was second hand also a debt that still weighs on my neck and I have been blacklisted from ever being employed in any bank because of the debt Also because I was fired I couldn't get a job anywhere easily I got an accounting gig with a company as an auditor They paid my first ever flight from Mombasa to Nairobi for an external audit We all left after 30 days all 3 of us who had joined at the same time for we realized they delay in paying salaries but not before I made away with the company laptop I was issued in lieu of my final dues I got an offer to be a DSR in Sidian Bank which President Ruto bought and is using to launder public funds Trauma from being fired at KCB made me pass I visited the manager whose signature I had forged and demanded she pay me 10k or I scream right then and there in the bank how she had ruined my life and make her lose hers as well but forgave her I felt had she just shut the f up and not reported me that I had forged her signatures I would now have been promoted as a teller with a loving wife and son but I was a bodaboda now instead all because of her I had all along been applying random jobs but none came through One day I got a miraculous gig which I don't even know how I got I was being paid 6k a day to teach Masters and PhD students on Banking Finance Risk Management Data Analysis etc I don't know any of that shit but I am that good I excelled But it was only a short term gig In December 2024 I went back home for the first time in 7 years and to my maternal grandpa since forever stole my son to go visit with me to see his dad's roots I had once gone to Tanzania to see my paternal grandma when I was 8 or 9 During the visit I had attempted to have sex with a distant cousin of mine but I couldn't get it up And I was embarrassed and ran She was too Teresia cheated in January

towards the end 2025 and that's when we separated and she moved out for she had gotten a similar job at Coop bank and I still suspect she is the one who cursed me the b w itch I remained staying at the house we had stayed with Teresia for years I met a very beautiful Swahili girl I briefly stayed in Nairobi for the teaching gigs and one day I paid for her SGR train to come to Nairobi It was her first ever time coming to Nairobi or anywhere outside coast for that matter We had sex and she got pregnant but she removed it for she was still going to trade school She said her mother would kill her I wanted her to keep it She's 19 We broke up She'd later try to rekindle stuff but I had met another one who is now my wife I got a job at Coca Cola as sales rep again paid 35k and moved permanently from Mombasa back to Nairobi I threw everything I owned inside my car and left for Nairobi At Mtito Andei a 80T container trailer rammed into me writing off my car and I escaped unscathed except a small scratch from maybe a broken glass No one else in the world knows that except myself even my wife doesn't just like even when I went home 4 months after being fired from KCB everyone else still thought I was a rich banker I only told them the truth when I got another bank job later So I went to the Coke job I begun house hunting and met a beautiful girl who told me her distant aunt has some servant quarter room she is letting I loved the room and her An sq is a small room at an estate but I started shacking the landlady's younger sister niece and she threw us out and refused to pay me back my rent deposit and rent advances I took her to the chief sheriff and she was forced to give me back my 14k but the chief took a 2k bribe Still better than nothing But the Coke job was toxic and horrible and the boss was a horrible short Kisii mf and almost told him so 3 months into the job in the resignation WhatsApp message I drafted for I was bold enough because I had gotten a 43k job as Data Analyst at the makers of the Safisha brand of cleaning products such as toilet cleaners bleaches handwash etc But I didn't tell him so I'm not that kind of a jerk I even forgave the manager whose signature I forged for let's face it I was the one on the wrong I got a DSR job at I M Bank and wondered which is better the 43k net data analyst job at Safisha where I just looked at a computer all day or the DSR job which brought back KCB traumas where I looked for people who wanted to take a bank loan in the scorching sun all month But again I decided I M bank is the 5th largest bank in Kenya and 8th biggest company and chances of promotion especially with my banking experience is higher I after only 3 weeks resigned from Safisha claiming the 3 month contract they had given me was suddenly not good for me I went to bank job where they gave only a 6 months contract fully commission based but gave you a flat 25k for the first 3 months then the rest 3 months you are required to hit loans and accounts openings sales targets or they won't renew past the 6th month 1 month in not even a single lead I ran away but didn't resign I forged a sick note claiming I had gotten a bike crash so that I get paid there and also at Safisha where I had come back to when they agreed to give me a 5 month contract instead of a 3 month one I type this on their work laptop that they gave me Its 4th October 2025 at 1602 when I decided to start typing these stories of my life My name Isaac Agumba and I am the unluckiest person ever born Am I not I have been fired from every job I ever held My ex wife cursed me I got an accident and nearly died Read on in this exact exact story of my life to find out how I am the

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*Fundamentals Of Chat GPT*

*For Beginners Using AI* Dr. Neha Gupta, Saurabh Suman Choudhuri, Dr. Prasad Naik Hamsavath, Ashima Varghese, 2024-02-20 For those intrigued by the revolutionary potential of artificial intelligence in the realm of communication *Fundamentals of ChatGPT for Beginners Using AI* serves as an indispensable manual This book provides an extensive examination of ChatGPT a cutting edge technology that was created by OpenAI With an initial focus on introductory concepts this publication gradually advances to more complex subjects guaranteeing inclusivity for readers of varying proficiency levels By means of lucid elucidations pragmatic illustrations and interactive exercises readers acquire knowledge regarding the manner in which ChatGPT empowers machines to partake in organic humanoid dialogues thereby finding utility across diverse sectors There are a wide range of applications for ChatGPT ranging from chatbots for customer support to assistance for creative writing The book provides users with the knowledge and abilities necessary to train fine tune and deploy ChatGPT models in real world settings The book places a strong emphasis on practicality *Fundamentals of ChatGPT for Beginners Using AI* delivers the information and tools necessary to explore the wonderful world of conversational artificial intelligence

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